

## Claims

1. An item, comprising:  
a money card, said money card having been provided by an issuing company at the request of a person; and, wherein said money card is limited to use up to a certain amount of money determined by the person's request. The card being comprising a card number, a card identifying code and a card changing code. The card number and identifying code are submitted in transactions while the changing code is used by the card holder to change the card details, and is not submitted in transactions. The card does not exist physically and turns worthless after the money in it is finished.
2. A method as claimed in claim 1, wherein the issuing company issues an identifying code that changes for each transaction made with the card, instead of a constant identifying code as described in claim 1. The issuing company provides the card holder with a list of identifying codes, each used for one transaction.
3. A method as claimed in claim 1, wherein the issuing company issues an identifying code that changes for each transaction made with the card, instead of a constant identifying code as described in claim 1, and the card holder adds the identifying code to the card number making a one code for each transaction, instead of submitting the card number separated from the identifying code. The issuing company provides the card holder with a list of identifying codes, each used for one transaction.
4. A method as claimed in claim 2, wherein the issuing company sends the card holder a new identifying code after each purchase.
5. A method as claimed in claim 2, wherein the first digit in each identifying code is respective to the transaction's serial number made with the card.
6. A method as claimed in claim 1, wherein the cards issued are standard with standard and fixed amount of money determined by the issuing company, said standard and fixed amount of money being a 10 dollar card, a 20 dollar card, a 50 dollar card, a 100 dollar card, a 500 dollar card, a 1000 dollar card etc. The customer is being able to choose his card from the standard card list offered by the issuing company.

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7. A method as claimed in claim 1 or 2, wherein the issuing company charges the card holder for the full card value immediately after it is issued, even before the card is used for transactions.

8. A method as claimed in claim 1 or 2, wherein the issuing company charges the card holder for each transaction after it is executed. This requires from the issuing company to save the card holder's permanent account details or credit card details in its computerized system.

9. An item, comprising:

A money card, said money card having been provided by an issuing company at the request of a first person; and, wherein said money card contains a certain amount of money determined by the first person's request. The card being comprising a card number, a card identifying code and a card changing code, and is used for transferring money from a first person to a second person. The first person gives the second person the card number and changing code and the second person requests the issuing company to change the card details, and by that making himself in full control of the card.

10. A method as claimed in claim 9, wherein the second person (the person who got the card number and changing code), is able to cash the card, by providing the card's details including the changing code to the issuing company and requesting the issuing company to transfer the money to his account or to send him a check.

11. A method as claimed in claim 1 or 2, wherein the issuing company issues an amount of physical cards in advance. Each card's details are written on a physical card. The card is sold in stores. The identifying code and changing code can be revealed by scratching the card in a proper place.

12. A method as claimed in claim 1 or 2, wherein the issuing company issues an amount of physical cards in advance. Each card's details including its card number, identifying codes and changing code are written on a physical card placed in a secured envelope on which the card amount of money is written. The card is sold in stores or sent to the customer.

13. A method as claimed in claim 1 or 2, wherein the card details includes an issuing date, an expiry date, and the card holder's personal details such as name, id number and address.

14. A method as claimed in claim 1, wherein the issuing company will issue an identifying code that changes for each time period, instead of a constant identifying code as described in claim 1. The issuing company will provide the card holder with a list of identifying codes, each used for a time period. Said time period can be a minute, an hour, a day, a week, a month, a year etc.

15. A method as claimed in claim 1 or 2, but without the use of a changing code.

16. A method comprising:  
requesting a virtual money card from an issuing company through an internet website, said requesting of said virtual money card being by a person, said money card being provided by an issuing company for use by this person, wherein said request is for a virtual money card, limited to use up to a certain amount of money determined by the person's request. The card being comprising a card number, a card identifying code and a card changing code. The card number and identifying code are submitted in transactions while the changing code is used by the card holder to change the card details, and not submitted in transactions. The card turns worthless after the money in it is finished.

17. A method as claimed in claim 1 or 2, wherein the issuing company sends the card's number, the identifying code and changing code separately or in different ways for increasing security. Said different ways being sending the card number by E-mail and sending the identifying code and changing code by fax.

18. A method as claimed in claim 1, 2 or 8 wherein the card is not limited with an amount of money, but is limited with a number of transactions or not limited at all.

19. A method as claimed in claim 1, wherein a first person requests the issuing company to issue a card for a second person.

20. A method as claimed in claim 1, 2 or 16 wherein after the money in the card is finished, the card holder asks the issuing company to load the same card with a certain amount of money again.

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21. A method as claimed in claim 1 or 2, wherein the card number is comprised of numbers and letters (like password).
22. A method as claimed in claim 1 or 2, wherein the issuing company charges the money for the purchases on certain agreed upon dates.
23. A method as described in claim 1, wherein the card number issued by the issuing company appears like a regular credit card number, and the card is further comprising of the card holder details such as name, address, id number etc, as it is with regular credit cards today, so when the card holder is making a transaction he would use this card as if it was a regular credit card. The identifying code is unnecessary here. If for example, the card is being used on the internet or the telephone, the card holder submits the vendor with the same details as it is done with a regular credit card.
24. A method as claimed in claim 2, wherein the issuing company sends the card holder a few new identifying codes after every few transactions
25. A method as described in claim 1, wherein the card also exists in a physical form.
26. A method as claimed in claim 1, wherein the card also exists in a physical form, and comprising a magnetic strip like a regular credit card.
27. A method as described in claim 1, but without the use of an identifying code.
28. A method as described in claim 2, wherein a first person passes to a second person a card number and an identifying code for a specific transaction and also informs the issuing company about the amount money agreed for the transaction. The second person presents to the issuing company the card number, identifying code, and the amount of money and asks for the money. The issuing company verifies the detail, and if the details are verified and the card contains the amount of money agreed upon, the issuing company will deliver the money to the second person. This enables the first person deliver to the second person a partial amount of money from his card.

29. A method as claimed in claim 1 or 2, wherein every time the same customer is being issued with a new card, this new card has the same number as the first card issued to this customer in the same year. The card also comprises a digit which presents the serial number of the card in the same year to the same customer.

### Summary of the invention

The invention relates to a new model of commerce with the use of a virtual money card. The card which contains a limited amount of money can be used by the customer for purchases through a computer network like the internet, through the telephone, in the selling place itself etc. This virtual money card is issued for the customer by an issuing company (it is possible that this company will be a credit card company like visa) for an amount of money. The customer can buy the card from the issuing company through the telephone, the internet, or even in stores by using his credit card, cash or in any other known acceptable payment method. The card being comprising a card number, an identifying code (which could also change from purchase to purchase, or every certain time period) and a changing code. A customer can submit a card number and an identifying code to a seller of a product or a service and make a transaction.

The seller will ask the issuing company to authorize the transaction using the card number and identifying code, and the issuing company will authorize it up to the amount of money left in the card. An attempt to make a purchase with a higher amount of money then the amount left in the card will fail, meaning the issuing company will not authorize the purchase. After the money in the card is finished, the card becomes worthless and the customer can buy a new card. If a small amount of money is left in the card, the customer can ask to pass it to a new card, or to get his money back, for example by a bank deposit to his bank account or by check. If the customer suspects that his card number was stolen he can change the card number, or add the money to a new card, or cancel the card and ask for his money back. At the worst case the customer can only loose the money exists in the card, and this is also the maximum that a thief can benefit.

The money card/bill can change hands between people like a regular cash money bill. If person A wants to give 100 dollars to person B, all he has to do is buy a 100 dollar money card and give person B the card number, identifying code and changing code. Person B can use the card or exchange the card for money. To insure that person A will not be able to use that card after he delivered it, person B can change the card details like card number, identifying number, changing code and/or other details by submitting the card number and changing code to the issuing company and asking the issuing company to change the card details. By doing so, person B takes full control of the card and becomes the card holder.

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The present invention combines credit card abilities with cash money abilities, creating the virtual money card abilities. A virtual money card can be used on the internet and on the telephone like a credit card, and can change hands like cash money. The virtual money card has the limitation of amount of money which is very much like a money bill on which the amount of money is always written. Combining these abilities makes the virtual money card very useful.

The present invention also creates a new type of security level based on limiting the fraud to the card limit, which is a very important concept, especially to the eyes of a customer, who can now estimate his exact maximum risk at any time.

Even though the invention was written in a certain way, it is clear that it relates to an idea, which can be performed actually in more than one specific way. Therefore the invention should be interpreted in the spirit of the idea even if specific possibilities were not explicitly written.

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